

FIGURE 1

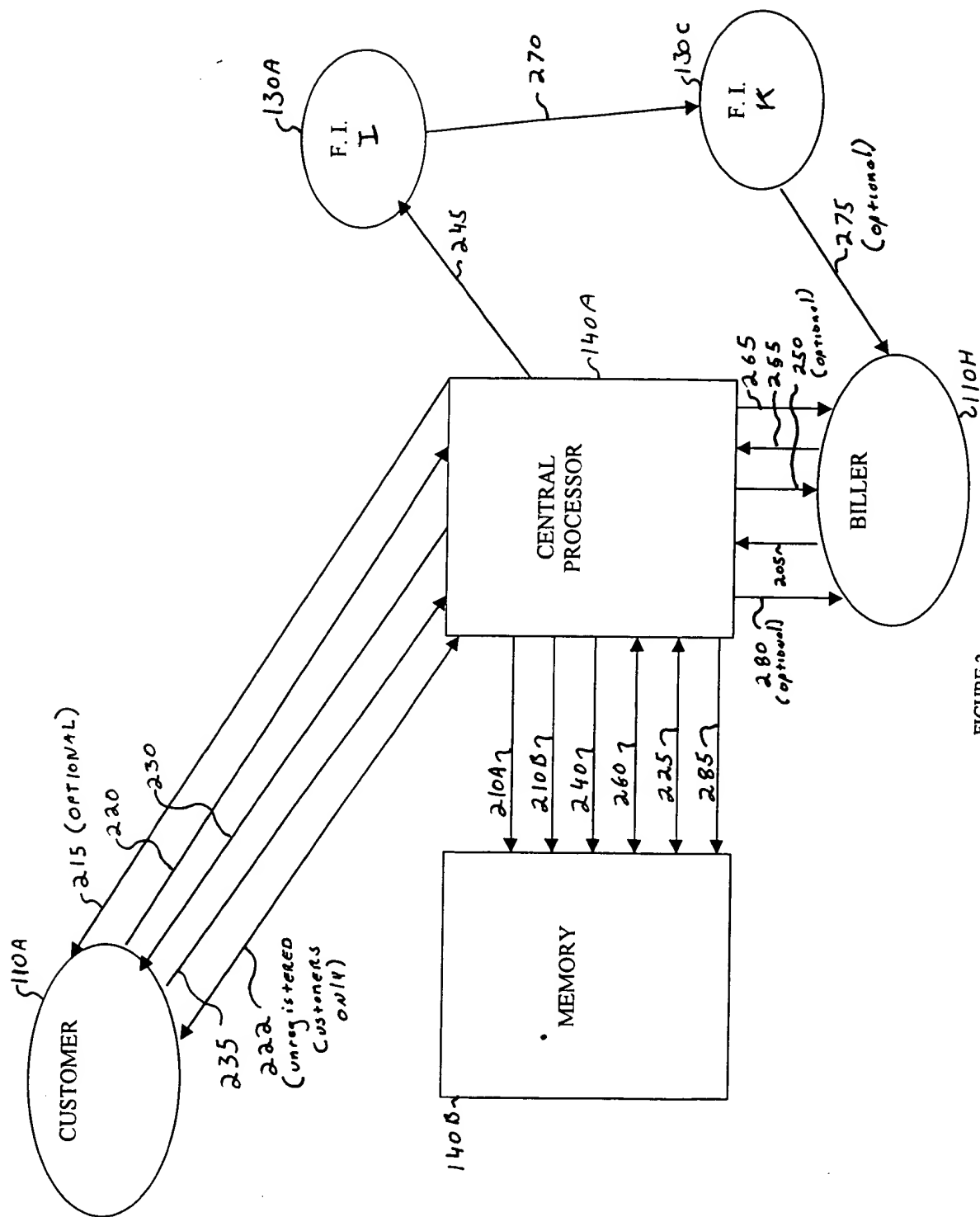


FIGURE 2

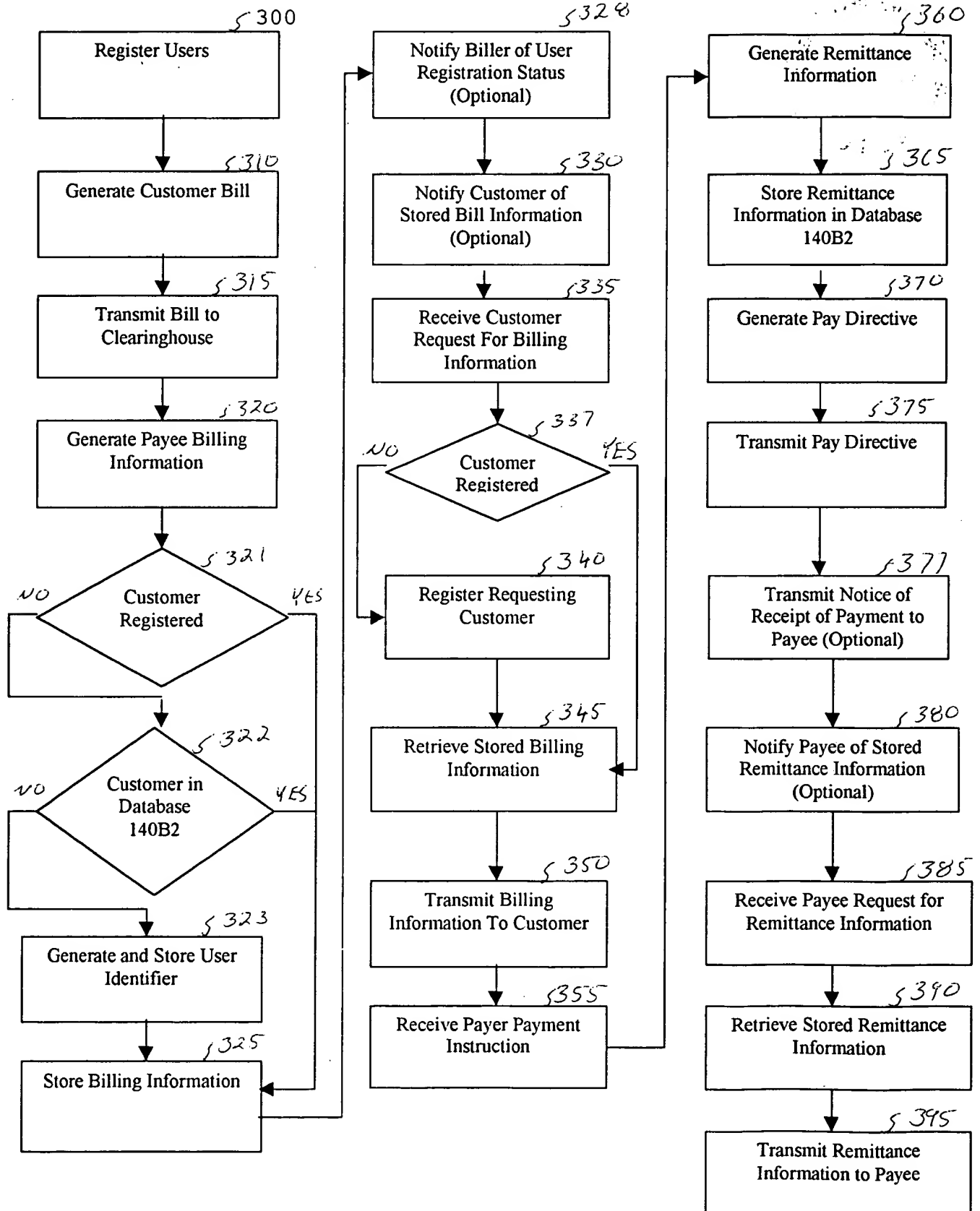


FIGURE 3

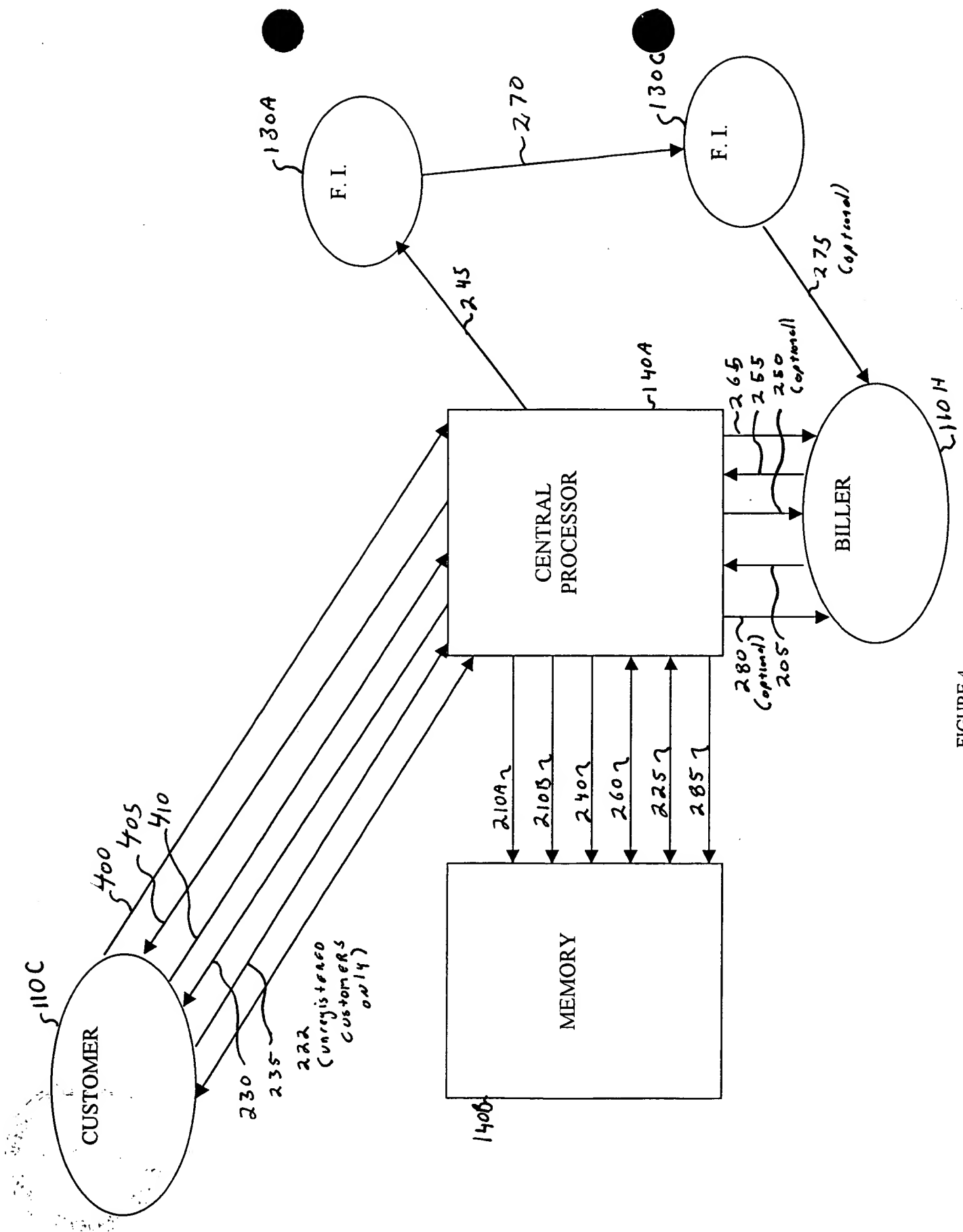


FIGURE 4

```

graph TD
    500[Receive User Payment Instruction] --> 505[Notify User of Availability of Billing Information]
    505 --> 510{Does User Want To Receive Billing Information}
    510 -- YES --> 345[To Step 345 of Figure 3]

```

FIGURE 5

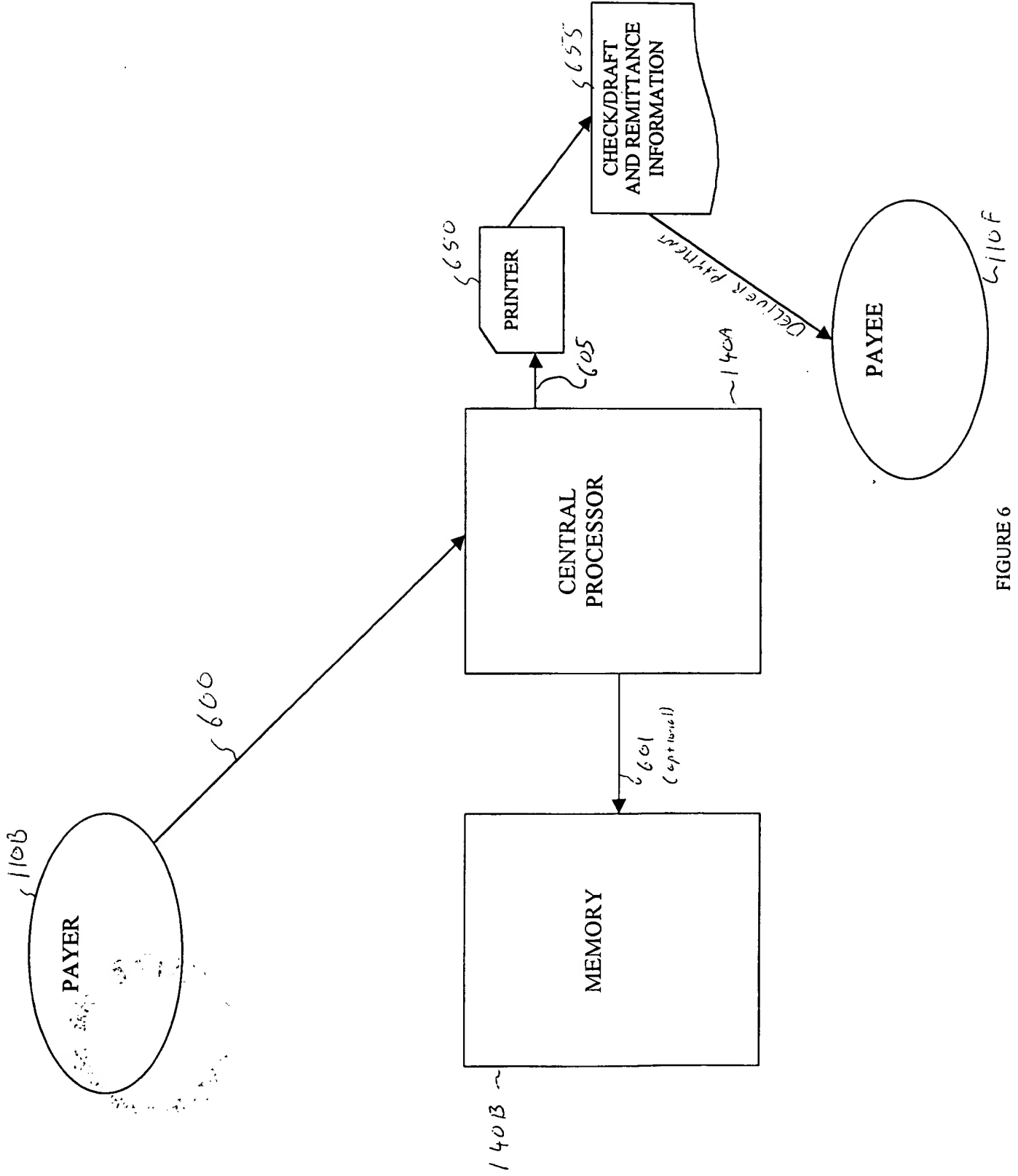
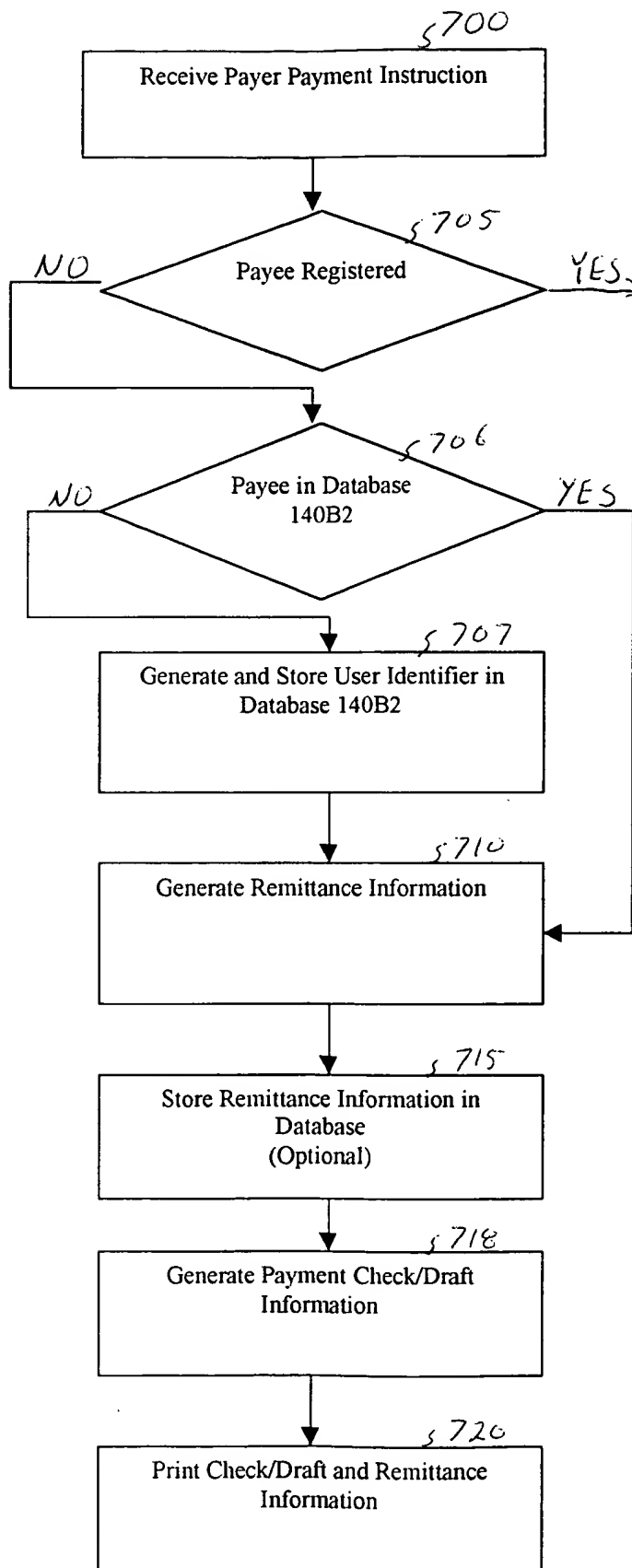


FIGURE 6



To Step 360
of Figure 3

FIGURE 7

Registered User/Biller Identifiers	Billing Information
User A	Yes
User E	Yes
User H	Yes
User I	Yes
User J	Yes
User K	Yes
User L	Yes
↓	↓
n	n

FIGURE 9

From Step 325 of Figure 3

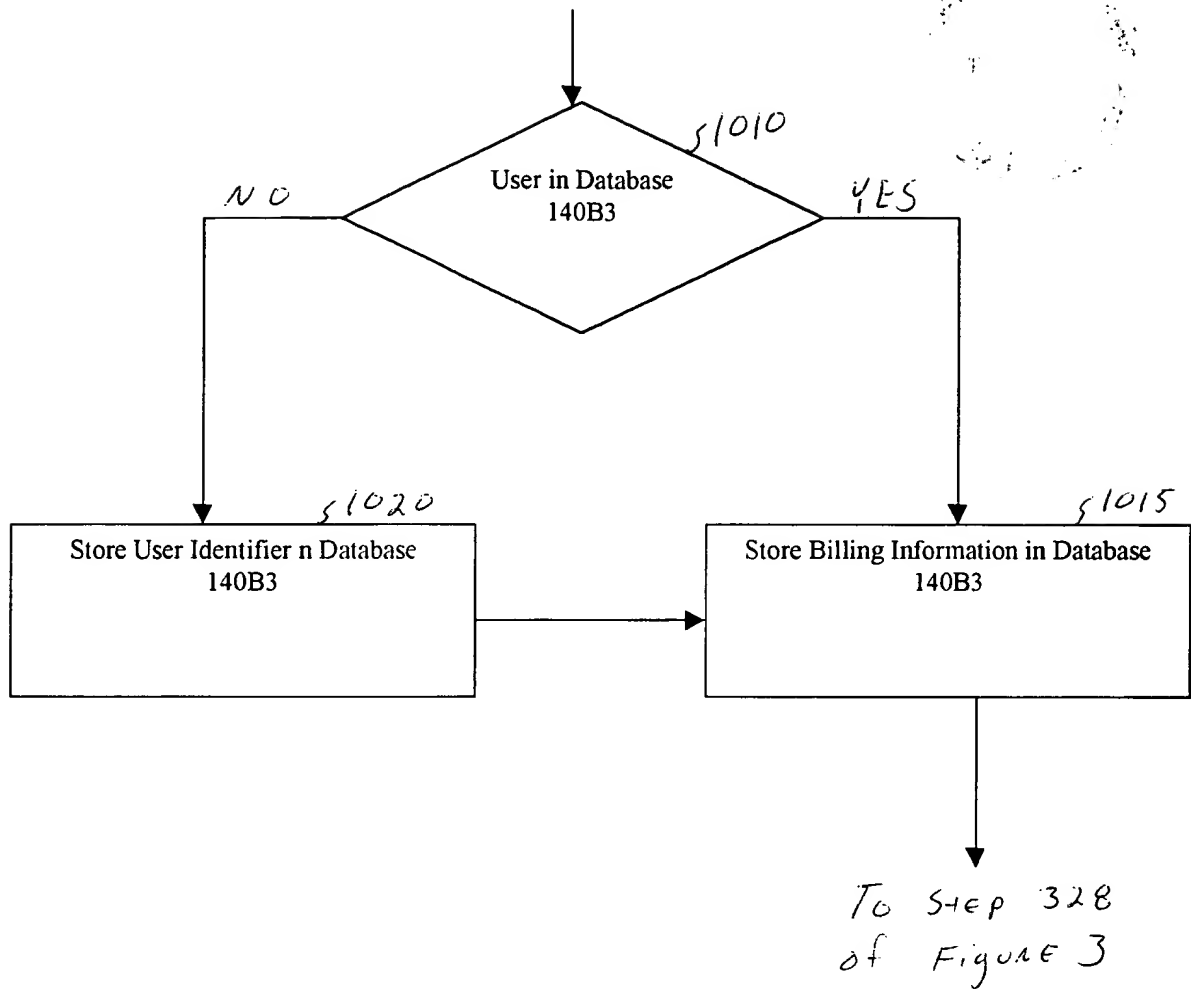


FIGURE 10

1105

1110

Registered User/Customer Identifiers	Billing Information
User A	Yes
User C	Yes
User G	Yes
User H	Yes
User I	Yes
User K	Yes
User L	Yes
↓	↓
n	n

FIGURE 11

From "YES" of Step 321 of Figure 3

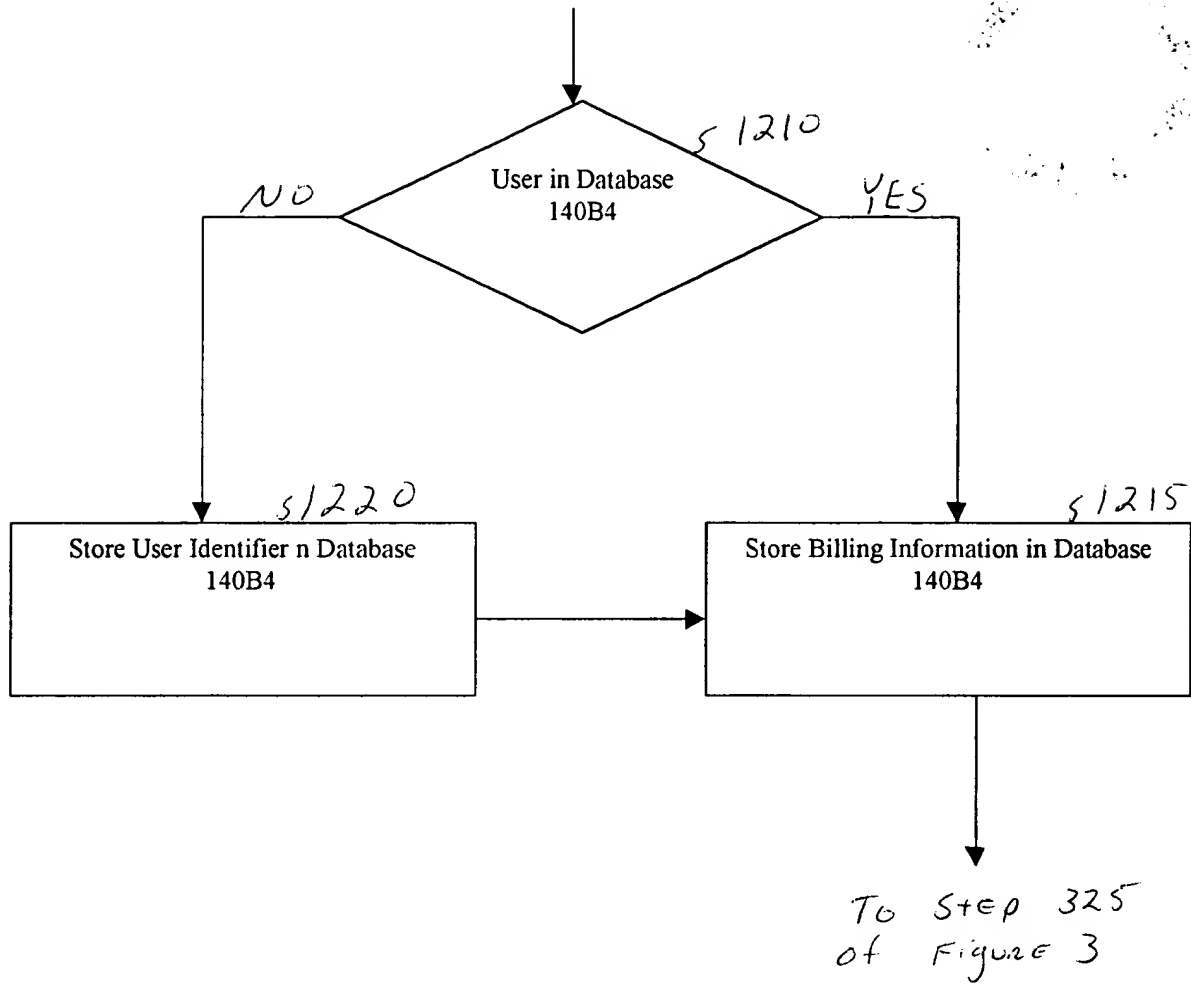


FIGURE 12

1305

1310

Unregistered User/Customer Identifiers	Billing Information
User D	Yes
User G	Yes
↓	↓
n	n

Figure 13

From "No" of Step 321 of Figure 3

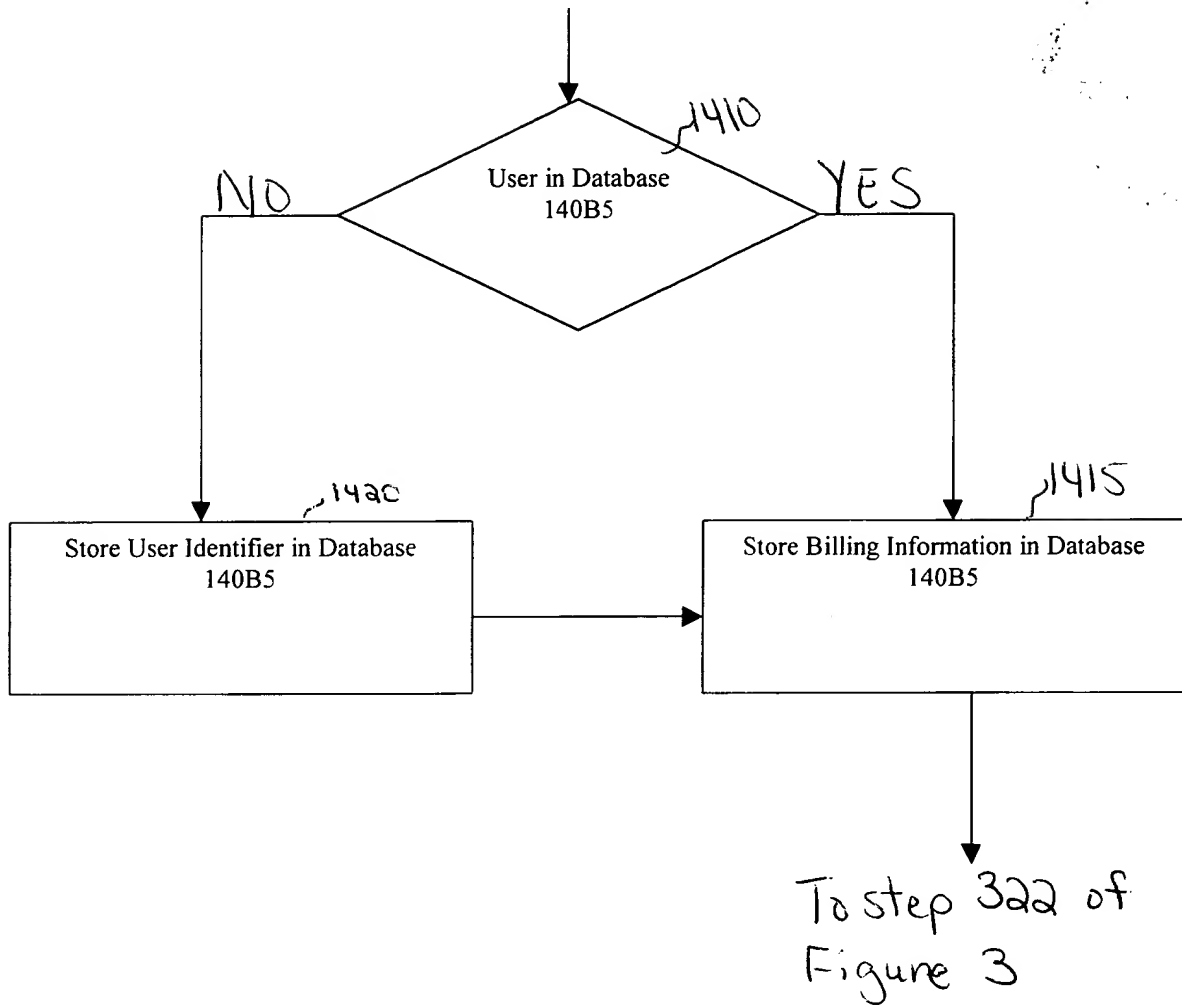


FIGURE 14

100000 100000 100000

Payee Identifier	street address	City	State	zip code	payee phone number	consumer account number
Payee 1	1216 Morning Glory	Bridgeport	CO	11112-2222	(555) 555-0000	55897B7-4A
Payee 2	1311 1st Street	Central City	CA	00000-0001	(555) 555-5568	4586-58C-433
Payee 3	748 Elm Place	Townson	OR	00200-1256	(555) 555-7896	none
Payee 4	7868 Business Rd	Dallas	TX	00620-8989	(555) 555-0004	585DB-7

1503 1504 1505 1501 1502 1506 1507

Figure 15

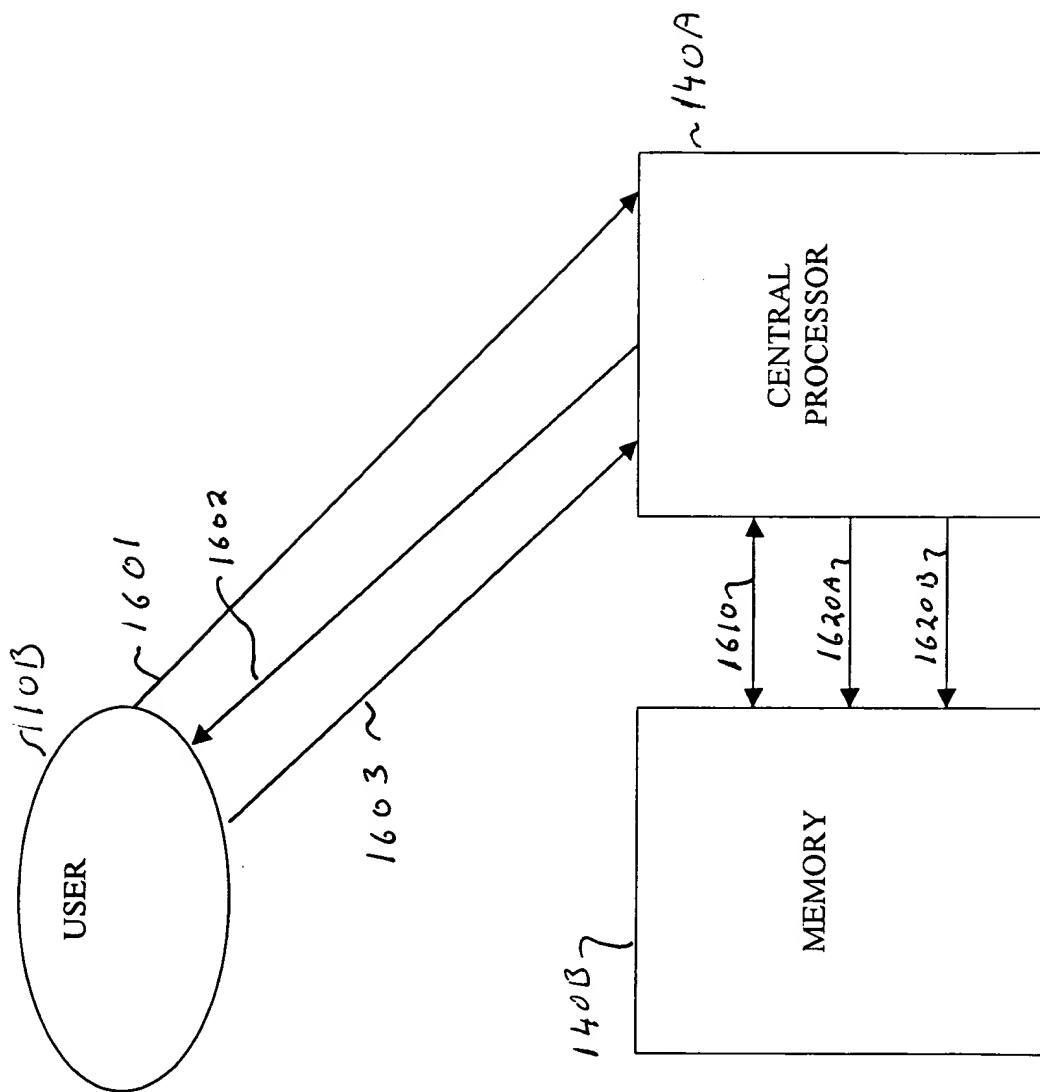


FIGURE 16

400000-159454-00

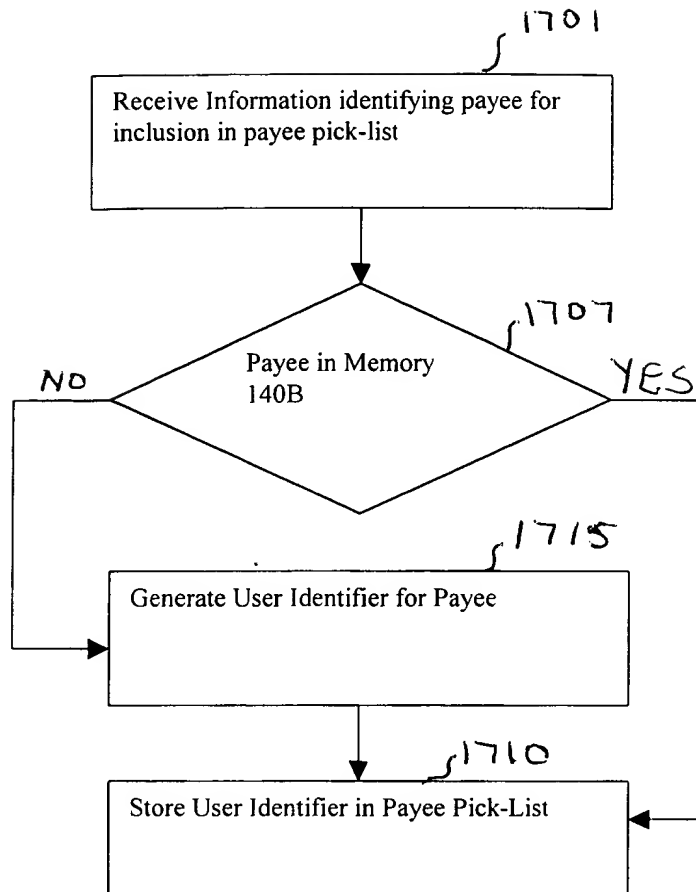


FIGURE 17

§ 1801
Transmit Payee Pick-List to User

§ 1810
User Selects Payee and Transmits Selection to Central Processor

§ 1820
Receive Transmitted Selection

To STEP 705 of
FIGURE 7

FIGURE 18

PAYEE PICK-LIST FOR USER B

1915A → PAYEE 1 MAKE PAYMENT
 1915B → PAYEE 2 MAKE PAYMENT
 1915C → PAYEE 3 MAKE PAYMENT
 1915D → PAYEE 4 MAKE PAYMENT

1905A

→ BILL WAITING

1910A

→ SIGN-UP

1905B

→ BILL WAITING

1910B

→ SIGN-UP

ADD PAYEE

DELETE PAYEE

UPDATE PAYEE

1900~

Figure 19

2001

2000

2010

2015

MAKE PAYMENT

1311 1st STREET
CENTRAL CITY CA

PLEASE ENTER PAYMENT AMOUNT

SUBMIT

Figure 20

SIGN-UP

ELECTRONIC BILLING
OPTIONS

- 2104 } ELECTRONIC BILL PLUS PAPER BILL
2105 } ELECTRONIC BILL ONLY
2108A } ELECTRONIC BILL PLUS PAPER BILL - ONE CYCLE
2108B } ELECTRONIC BILL PLUS PAPER BILL - THREE MONTHS
2115 } E-MAIL NOTIFICATION
2110 } ELECTRONIC BILL TRIAL

2100

FIGURE 21

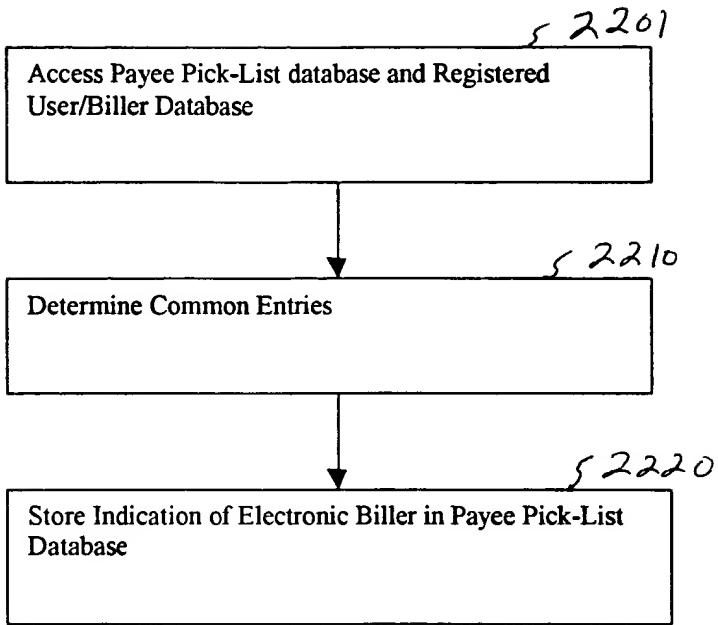


FIGURE 22

SECRET

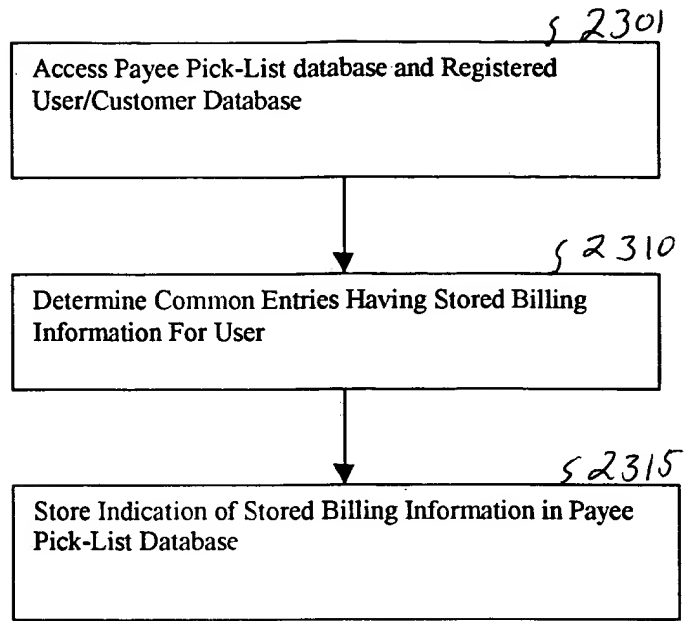


FIGURE 23

FIGURE 24

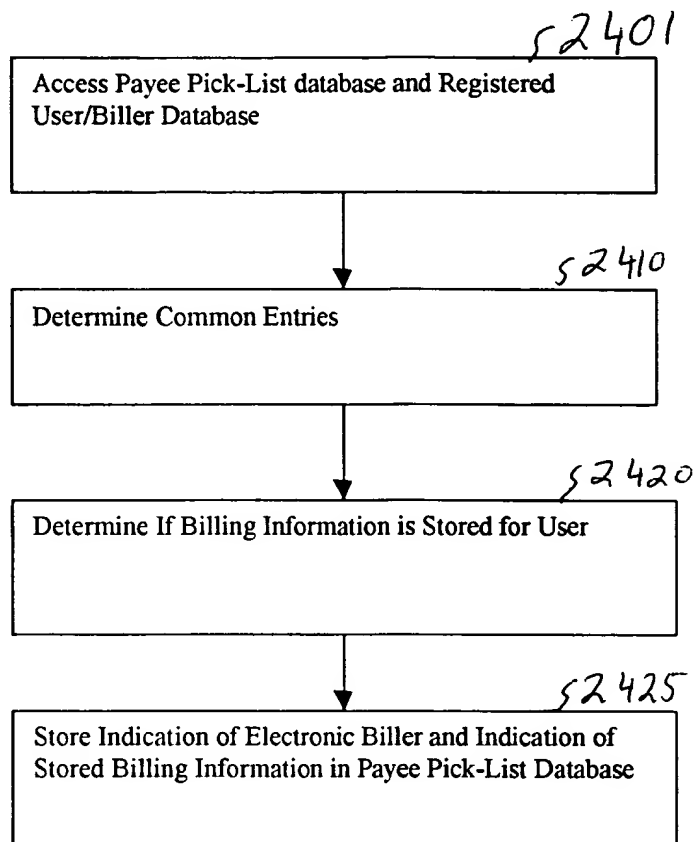


FIGURE 24

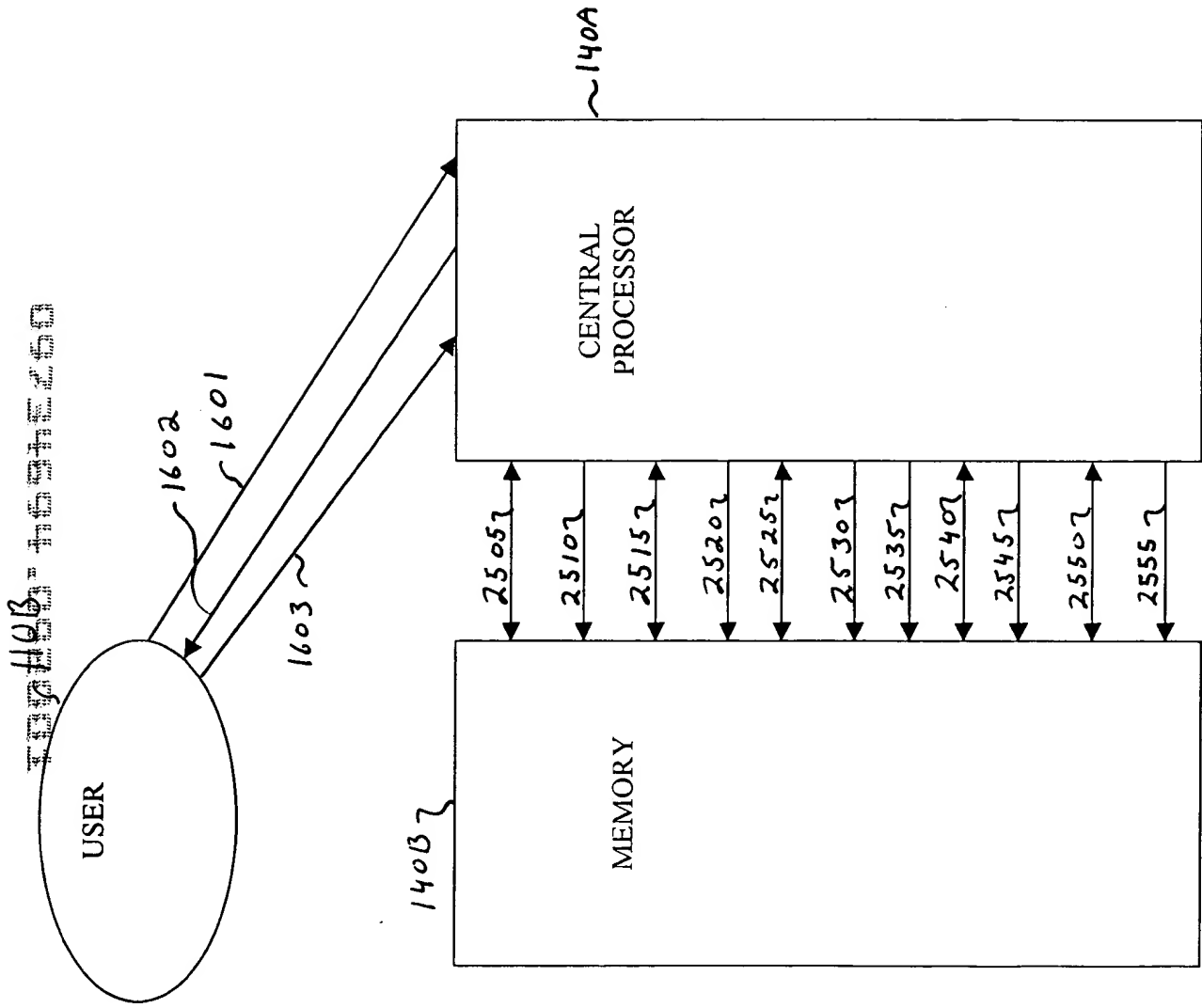


FIGURE 25

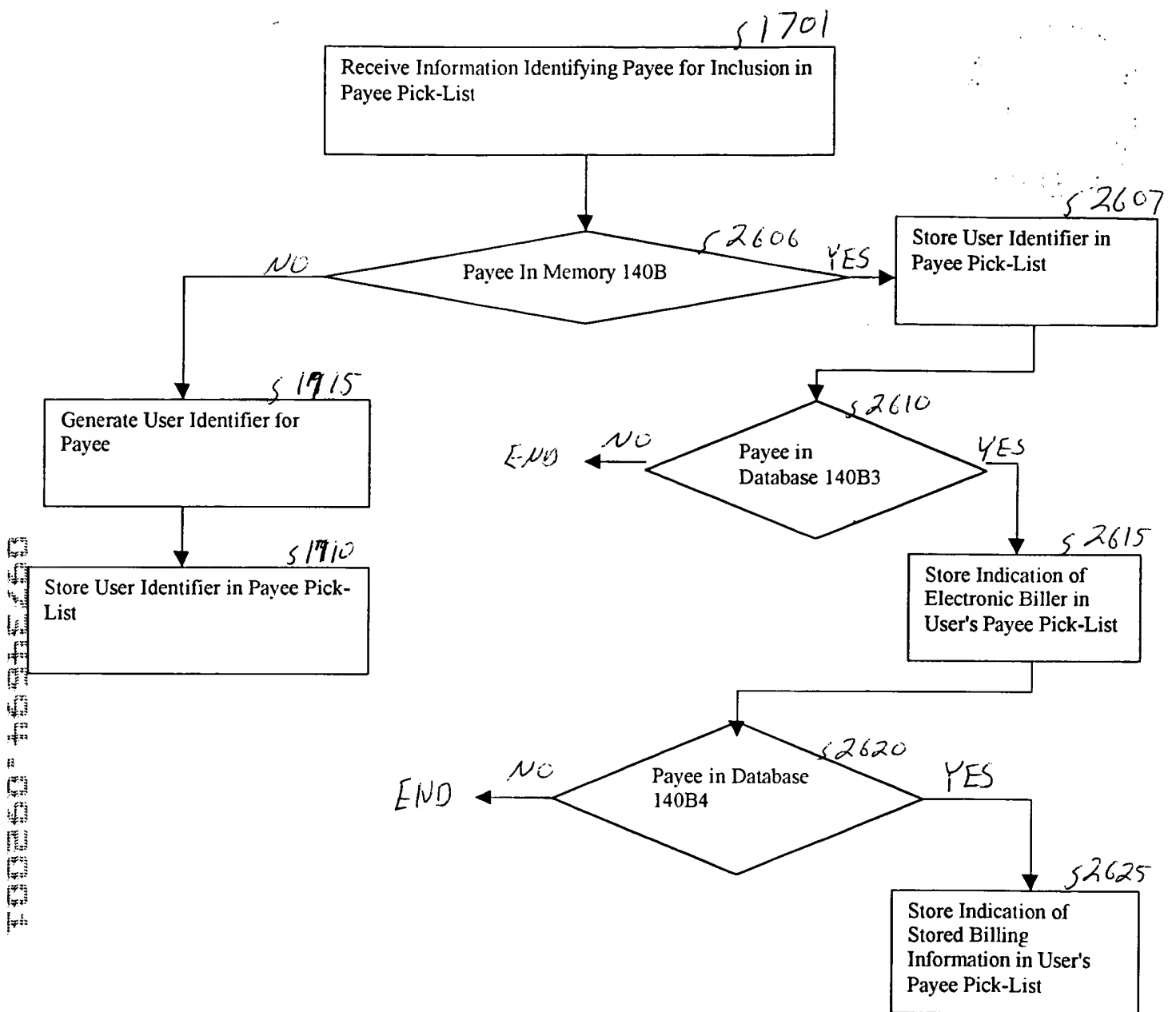


FIGURE 26

The diagram illustrates the relationship between the 'Economic' and 'Social' spheres. The 'Economic' sphere on the left includes 'Production' and 'Distribution'. The 'Social' sphere on the right includes 'Consumption' and 'Reproduction'. Arrows show a clockwise cycle: Production leads to Distribution, which leads to Consumption, then to Reproduction, and finally back to Production. A central box labeled 'Exchange' is connected to all four stages, indicating its central role in the process.

1875

From Step 1701 of Figure 17

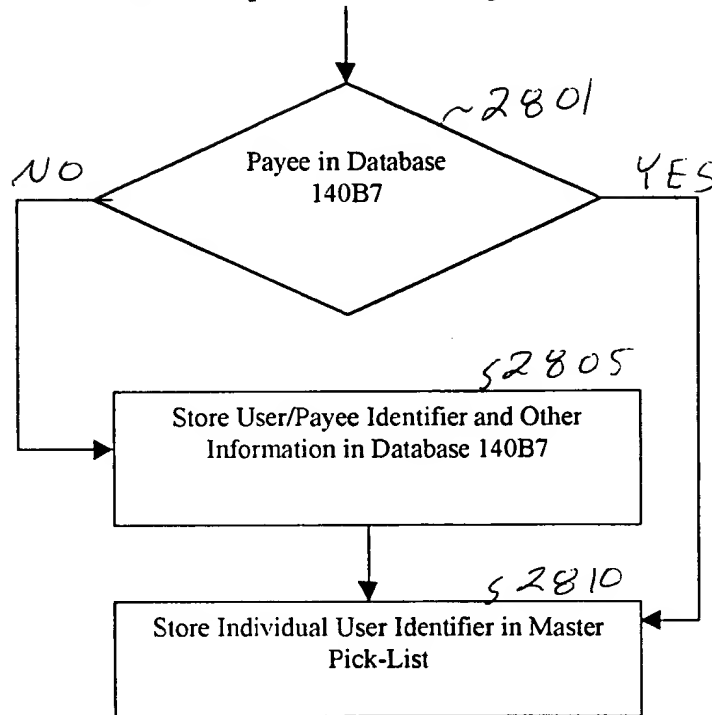


FIGURE 28

From Step 1015 of Figure 10

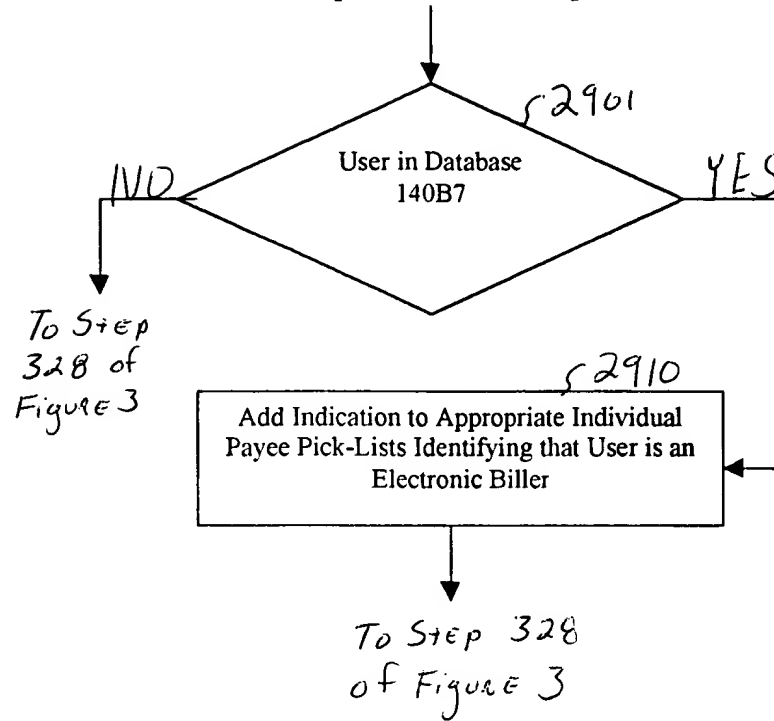


FIGURE 29

6234694-09004

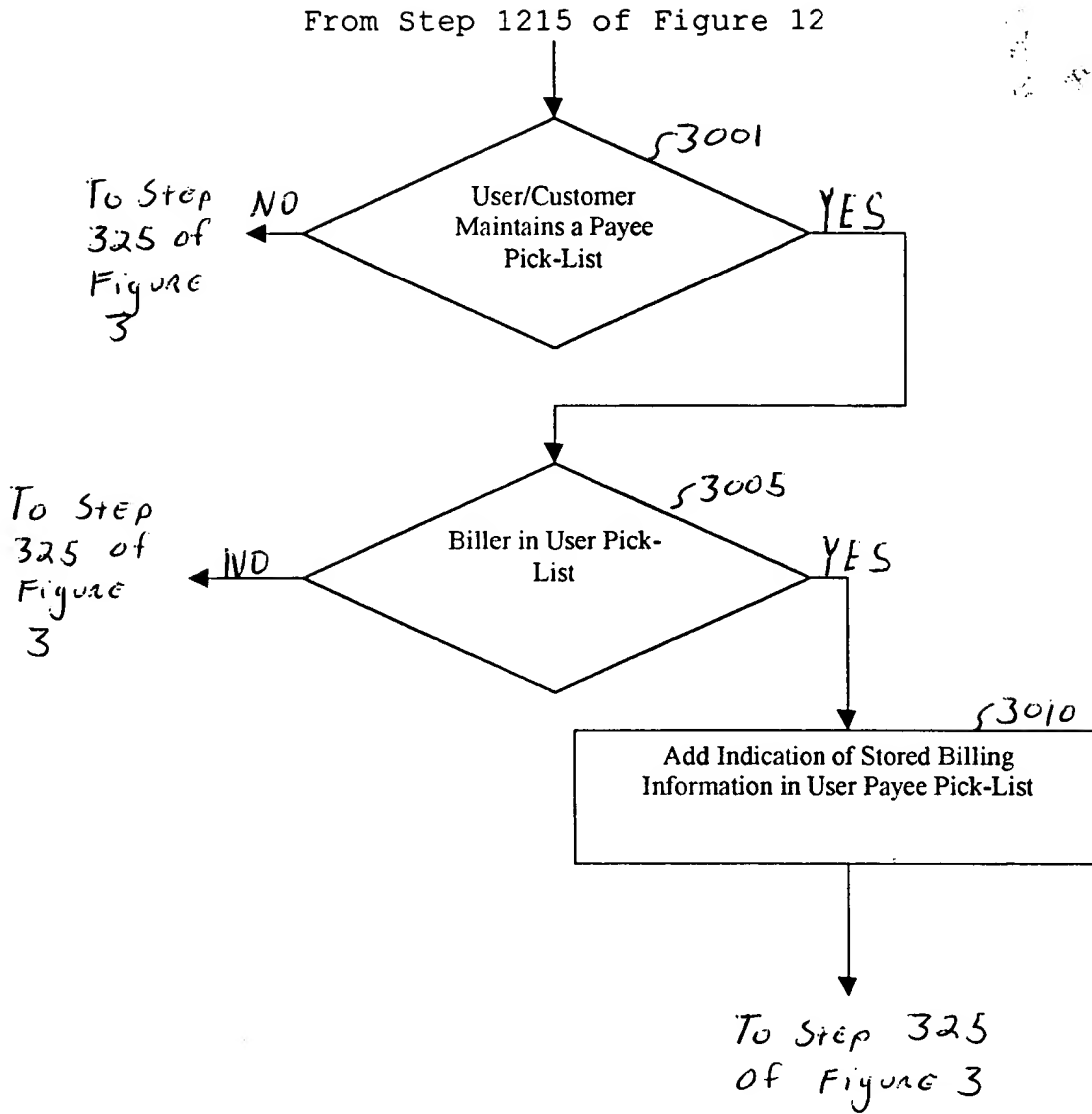


FIGURE 30

From Step 1215 of Figure 12

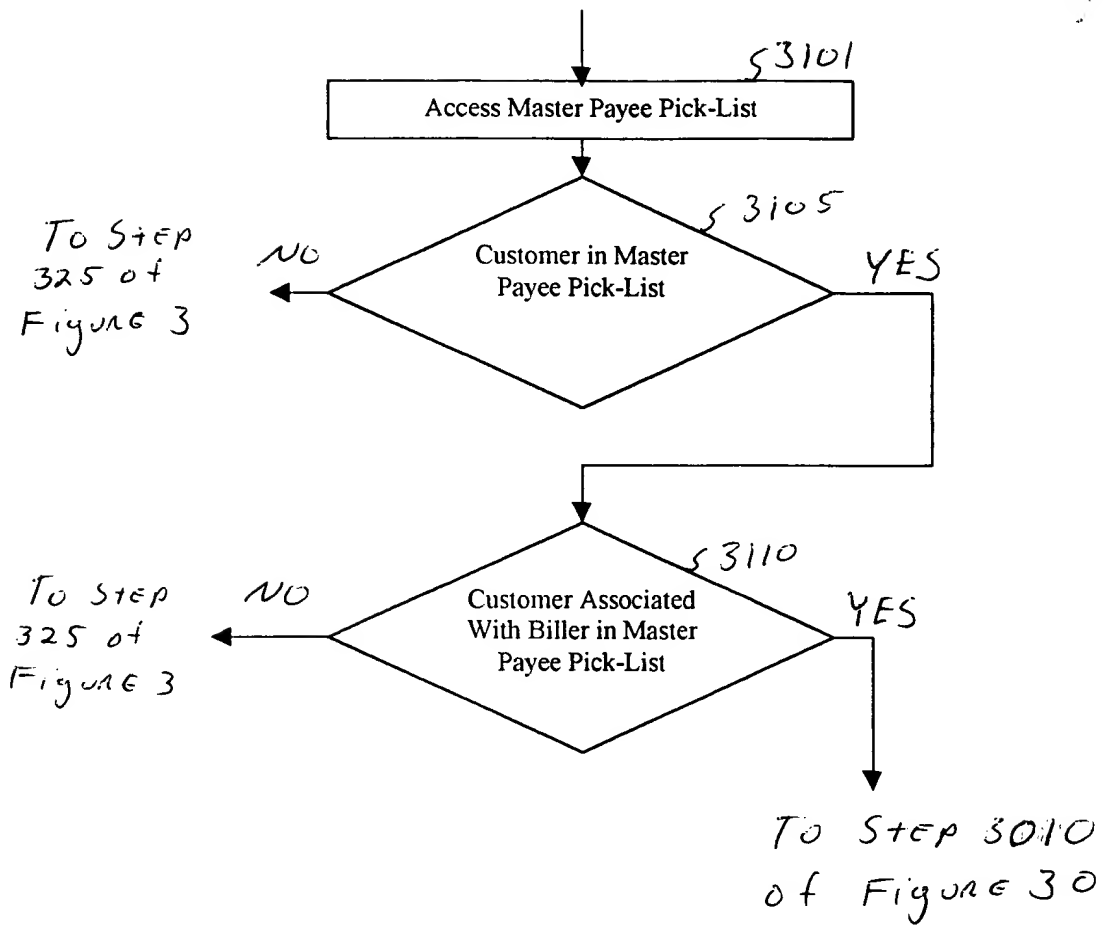


FIGURE 31

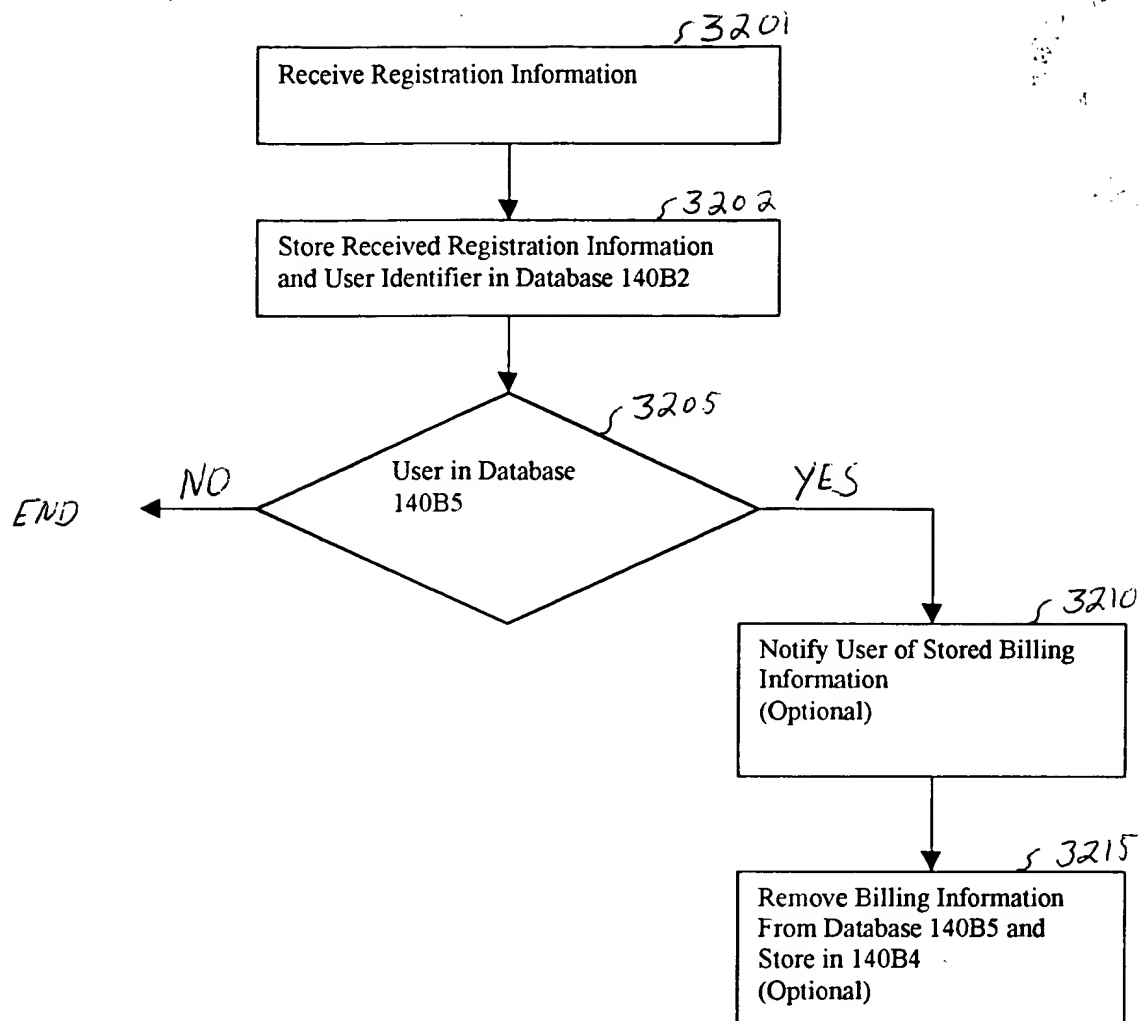


FIGURE 32